

**UNITED STATES DISTRICT COURT
DISTRICT OF MASSACHUSETTS**

Civil Action No. 04-11625-RWZ

Joan Charles,
Plaintiff,

v.

Ocwen Federal Bank, FSB;
Ocwen Financial Corporation;
Massachusetts Property Insurance
Underwriting Association;
and One Call Insurance Agency,
Incorporated,
Defendants.


NOTICE OF TAKING DEPOSITION

TO: WILLIAM CHAPMAN, ESQ.
MELICK, PORTER & SHEA, LLP
28 STATE ST.
BOSTON, MA 02109-1775

PLEASE TAKE NOTICE that on October 13, 2006 at 10:00am at the offices of Plaintiff's Attorney, James Hoyt, Portnoy and Greene, P.C., 687 Highland Avenue, Needham, MA 02494, plaintiff, Joan Charles, by her attorney will take the deposition upon oral examination of Harold J. Salant as President of One Call Insurance Agency, 121B Tremont Street, Suite 25, Brighton, MA, to testify with respect to the subject matters relative to the above-captioned case pursuant to Federal Rules of Civil Procedure, before an officer authorized by law to administer oaths take testimony, and to be recorded by stenographic means. The oral examination will continue from day to day until completed.

Dated: 10/5/06

Respectfully Submitted,
Plaintiff, Joan Charles
by her attorney,


James E. Hoyt BBO# 644651
Portnoy & Greene, P.C.
687 Highland Ave.
Needham, MA 02494
(781) 449-6050

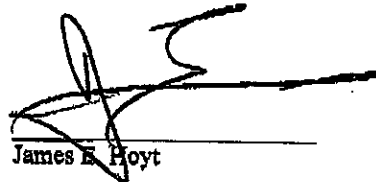
CERTIFICATE OF SERVICE

I, James Hoyt, hereby certify that a true copy of the above Notice of Deposition was sent to the following persons this 5th day of October, by facsimile and U.S. Mail, postage prepaid.

William B. Chapman
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28 State Street
Boston, MA 02109-1775

Michael W. Reilly
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745 Boylston Street, 5th Floor
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James B. Hoyt